

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Dawn Alaine Demaine

Case No.: 1-20-00632 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

Creditor Name: M & T  
Court Claim Number: 02  
Last Four of Loan Number: 9857  
Property Address if applicable: 137 N Lombard St

**PART 2: CURE AMOUNT**

**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$14,156.00
b.	Prepetition arrearages paid by the trustee:	\$14,156.00
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$14,156.00

**PART 3: POSTPETITION MORTGAGE PAYMENT**

Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: April 29, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

Re: Dawn Alaine Demaine

Case No.: 1-20-00632 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on April 29, 2025 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

John G Bergdoll, Esquire  
300 West Market St  
York PA 17401

**Served by First Class Mail**

M&T Bank  
PO Box 1288  
Buffalo NY 14240-01288

Dawn Alaine Demaine  
137 N Lombard St  
Dallastown PA 17313

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 29, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 20-00632

DAWN ALAINE DEMAINE

M & T BANK  
PO BOX 1508

BUFFALO, NY 14240-

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Acct No: 9857

ARREARS - 137 N LOMBARD STREET

Claim	name	Type	Date	Check #	Debt:	Interest Paid:	\$0.00	Reconciled
					\$90,328.92	Accrued Int:		
Amt Sched:	Amt Due:		Paid:		\$14,156.00	Balance Due:	\$0.00	
<b>5200 M &amp; T BANK</b>								
520-0	M & T BANK		03/18/2025	2045856	\$159.72	\$0.00	\$159.72	03/28/2025
520-0	M & T BANK		02/19/2025	2044916	\$258.16	\$0.00	\$258.16	02/28/2025
520-0	M & T BANK		01/15/2025	2043961	\$516.32	\$0.00	\$516.32	01/29/2025
520-0	M & T BANK		11/19/2024	2042081	\$258.16	\$0.00	\$258.16	12/11/2024
520-0	M & T BANK		10/23/2024	2041093	\$258.16	\$0.00	\$258.16	11/01/2024
520-0	M & T BANK		09/17/2024	2040095	\$258.16	\$0.00	\$258.16	09/27/2024
520-0	M & T BANK		08/07/2024	2039098	\$258.16	\$0.00	\$258.16	08/23/2024
520-0	M & T BANK		07/10/2024	2038239	\$516.31	\$0.00	\$516.31	07/24/2024
520-0	M & T BANK		05/22/2024	2036487	\$258.16	\$0.00	\$258.16	05/31/2024
520-0	M & T BANK		04/17/2024	2035484	\$258.16	\$0.00	\$258.16	05/01/2024
520-0	M & T BANK		03/14/2024	2034519	\$516.32	\$0.00	\$516.32	03/22/2024
520-0	M & T BANK	V	03/05/2024	2030781	(\$258.16)	\$0.00	(\$258.16)	03/05/2024
520-0	M & T BANK		02/14/2024	2033557	\$258.16	\$0.00	\$258.16	02/28/2024
520-0	M & T BANK		01/12/2024	2032642	\$258.16	\$0.00	\$258.16	01/26/2024

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	M & T BANK		12/19/2023	2031734	\$258.16	\$0.00	\$258.16	01/02/2024
520-0	M & T BANK		11/15/2023	2030781	\$258.16	\$0.00	\$258.16	03/05/2024
520-0	M & T BANK		10/18/2023	2029831	\$258.16	\$0.00	\$258.16	11/01/2023
520-0	M & T BANK		09/19/2023	2028837	\$543.24	\$0.00	\$543.24	10/02/2023
520-0	M & T BANK		08/09/2023	2027824	\$271.63	\$0.00	\$271.63	08/28/2023
520-0	M & T BANK		06/13/2023	2025936	\$260.96	\$0.00	\$260.96	06/26/2023
520-0	M & T BANK		05/16/2023	2024983	\$260.96	\$0.00	\$260.96	06/01/2023
520-0	M & T BANK		04/18/2023	2023963	\$260.97	\$0.00	\$260.97	05/01/2023
520-0	M & T BANK		03/15/2023	2022949	\$260.96	\$0.00	\$260.96	03/27/2023
520-0	M & T BANK		02/15/2023	2021939	\$260.96	\$0.00	\$260.96	02/27/2023
520-0	M & T BANK		01/18/2023	2020936	\$260.96	\$0.00	\$260.96	01/30/2023
520-0	M & T BANK		12/13/2022	2019947	\$260.96	\$0.00	\$260.96	12/23/2022
520-0	M & T BANK		11/16/2022	2018991	\$260.97	\$0.00	\$260.97	12/06/2022
520-0	M & T BANK		10/18/2022	2017943	\$275.27	\$0.00	\$275.27	10/31/2022
520-0	M & T BANK		09/13/2022	2016898	\$275.27	\$0.00	\$275.27	09/26/2022
520-0	M & T BANK		08/17/2022	2015869	\$275.28	\$0.00	\$275.28	08/29/2022
520-0	M & T BANK		07/13/2022	2014808	\$512.39	\$0.00	\$512.39	07/25/2022
520-0	M & T BANK		05/17/2022	2012804	\$512.38	\$0.00	\$512.38	05/31/2022
520-0	M & T BANK		04/12/2022	2011734	\$256.20	\$0.00	\$256.20	04/27/2022
520-0	M & T BANK		03/16/2022	2010715	\$256.19	\$0.00	\$256.19	03/23/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>Disb</u>	<u>Descrp</u>
520-0	M & T BANK		02/16/2022	2009741	\$256.20	\$0.00	\$256.20	02/28/2022		
520-0	M & T BANK		12/15/2021	2007740	\$256.20	\$0.00	\$256.20	12/29/2021		
520-0	M & T BANK		11/16/2021	2006714	\$256.19	\$0.00	\$256.19	11/24/2021		
520-0	M & T BANK		10/14/2021	2005680	\$263.78	\$0.00	\$263.78	10/27/2021		
520-0	M & T BANK		09/14/2021	2004643	\$263.77	\$0.00	\$263.77	09/27/2021		
520-0	M & T BANK		08/18/2021	2003625	\$263.77	\$0.00	\$263.77	09/01/2021		
520-0	M & T BANK		07/14/2021	2002564	\$263.77	\$0.00	\$263.77	07/23/2021		
520-0	M & T BANK		06/16/2021	2001584	\$263.77	\$0.00	\$263.77	06/28/2021		
520-0	M & T BANK		05/18/2021	2000571	\$255.35	\$0.00	\$255.35	05/26/2021		
520-0	M & T BANK		04/15/2021	1229197	\$255.35	\$0.00	\$255.35	04/21/2021		
520-0	M & T BANK		03/17/2021	1228178	\$255.35	\$0.00	\$255.35	03/29/2021		
520-0	M & T BANK		02/17/2021	1227172	\$255.35	\$0.00	\$255.35	02/24/2021		
520-0	M & T BANK		01/19/2021	1226146	\$255.35	\$0.00	\$255.35	02/01/2021		
520-0	M & T BANK		12/10/2020	1224360	\$510.70	\$0.00	\$510.70	01/04/2021		
520-0	M & T BANK		10/15/2020	1222597	\$252.55	\$0.00	\$252.55	10/26/2020		
520-0	M & T BANK		09/17/2020	1221569	\$214.57	\$0.00	\$214.57	09/28/2020		
Sub-totals:						\$14,156.00	\$0.00	\$14,156.00		
Grand Total:						\$14,156.00	\$0.00			